

Information to identify the case:

Debtor 1	<u>Martin A Fonseca</u>	Social Security number or ITIN	xxx-xx-6483
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Carmencita M Fonseca</u>	Social Security number or ITIN	xxx-xx-7447
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-19699-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Martin A Fonseca
aka Carmencit M Fonseca

Carmencita M Fonseca

10/25/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Martin A Fonseca
 Carmencita M Fonseca
 Debtors

Case No. 13-19699-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 52

Date Rcvd: Oct 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2018.

db/jdb +Martin A Fonseca, Carmencita M Fonseca, 6 Birchwood Court, Middlesex, NJ 08846-2073
 513907329 +Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
 514164797 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
 513907337 +Creditors Interchange, PO Box 1335, Buffalo, NY 14240-1335
 514146183 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
 PO Box 10390, Greenville, SC 29603-0390)
 514747320 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 513935219 +NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548
 513907352 +Northland Group Inc, PO Box 390905, Minneapolis, MN 55439-0905
 513907353 +Pnc Bank, Po Box 5570, Cleveland, OH 44101-0570
 513907354 +Rymr&flnign, Po Box 130, Liverpool, NY 13088-0130
 513958130 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 513907357 +State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538
 513907364 +Valley National Bank M, 1460 Valley Rd, Wayne, NJ 07470-8494
 516965851 +WELLS FARGO BANK, NATIONAL ASSOCIATION, Nationstar Mortgage LLC, PO Box 619096,
 Dallas, TX 75261-9096
 516965852 +WELLS FARGO BANK, NATIONAL ASSOCIATION, Nationstar Mortgage LLC, PO Box 619096,
 Dallas, TX 75261-9741, WELLS FARGO BANK, NATIONAL ASSOCIATION,
 Nationstar Mortgage LLC 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 25 2018 23:08:46 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 25 2018 23:08:41 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514118401 EDI: BECKLEE.COM Oct 26 2018 02:23:00 AMERICAN EXPRESS BANK, FSB, C/O BECKETT AND LEE LLP,
 POB 3001, MALVERN, PA 19355-0701
 513907326 +EDI: AMEREXPR.COM Oct 26 2018 02:23:00 American Express,
 American Express Special Research, Po Box 981540, El Paso, TX 79998-1540
 513907330 EDI: BANKAMER.COM Oct 26 2018 02:23:00 Bank Of America, Attention: Recovery Department,
 4161 Piedmont Pkwy., Greensboro, NC 27410
 513907331 +EDI: BANKAMER.COM Oct 26 2018 02:23:00 Bank Of America, N.a., 450 American St,
 Simi Valley, CA 93065-6285
 514141796 EDI: BL-BECKETT.COM Oct 26 2018 02:23:00 CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP,
 POB 3001, MALVERN, PA 19355-0701
 513907333 +E-mail/Text: cms-bk@cms-collect.com Oct 25 2018 23:08:13 Capital Management,
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
 513977649 EDI: CAPITALONE.COM Oct 26 2018 02:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 513907334 +EDI: CAPITALONE.COM Oct 26 2018 02:23:00 Capital One, N.a., Capital One Bank (USA) N.A.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 513907335 +EDI: CHASE.COM Oct 26 2018 02:23:00 Chase Mht Bk, Attention: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 513907338 +EDI: RCSDELL.COM Oct 26 2018 02:23:00 Dell Financial Services, 701 E. Barmer Lane,
 Building 2, Austin, TX 78753-3520
 513930202 +EDI: TSYS2.COM Oct 26 2018 02:23:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 513907339 EDI: TSYS2.COM Oct 26 2018 02:23:00 Dsnb Macys, 911 Duke Blvd, Mason, OH 45040
 513907340 +EDI: FSAE.COM Oct 26 2018 02:23:00 First Source Advantage, LLC, PO Box 628,
 Buffalo, NY 14240-0628
 513907341 +EDI: CHASE.COM Oct 26 2018 02:23:00 Fst Usa Bk B / Chase, Po Box 15298,
 Wilmington, DE 19850-5298
 513907342 +EDI: RMSC.COM Oct 26 2018 02:23:00 GEMB / Old Navy, Attention: GEMB, Po Box 103104,
 Roswell, GA 30076-9104
 513907344 +EDI: RMSC.COM Oct 26 2018 02:23:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 513907343 +EDI: RMSC.COM Oct 26 2018 02:23:00 Gemb/home Design, Attn: bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 513907345 +EDI: RMSC.COM Oct 26 2018 02:23:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 513907346 +EDI: HFC.COM Oct 26 2018 02:23:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213,
 Carol Stream, IL 60197-5213
 513907348 +EDI: HFC.COM Oct 26 2018 02:23:00 Hsbc/seamn, Hsbc Retail Services/Attn: Bankruptcy,
 Po Box 5263, Carol Stream, IL 60197-5263
 513907349 +EDI: CBSKOHLS.COM Oct 26 2018 02:23:00 Kohls/capone, Po Box 3115,
 Milwaukee, WI 53201-3115
 514038968 EDI: RESURGENT.COM Oct 26 2018 02:23:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 513907350 +EDI: WFNBNB.COM Oct 26 2018 02:23:00 Mandeas, P.O. Box 182686, Columbus, OH 43218-2686

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 52

Date Rcvd: Oct 25, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513907351 +EDI: BLUESTEM Oct 26 2018 02:23:00 MetaBank/Fingerhut, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820
514872292 EDI: PRA.COM Oct 26 2018 02:23:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
514872293 EDI: PRA.COM Oct 26 2018 02:23:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514159087 EDI: PRA.COM Oct 26 2018 02:23:00 Portfolio Recovery Associates, LLC,
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
513907355 +EDI: SEARS.COM Oct 26 2018 02:23:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
513907363 +EDI: WTRNBANK.COM Oct 26 2018 02:23:00 Tnb-Visa (TV) / Target,
C/O Financial & Retail Services, Mailstop BV P.O.Box 9475, Minneapolis, MN 55440-9475
513969556 +E-mail/Text: bankruptcygroup@ugcorp.com Oct 25 2018 23:09:09
United Guaranty Residential Insurance Co of NC, PO Box 20327, Greensboro, NC 27420-0327
513907365 +EDI: VERIZONCOMB.COM Oct 26 2018 02:23:00 Verizon New Jersey Inc, Po Box 3397,
Bloomington, IL 61702-3397
513907366 +EDI: WFNNB.COM Oct 26 2018 02:23:00 Victoria's Secret, Attention: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
513966166 EDI: WFFC.COM Oct 26 2018 02:23:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438
513907367 +EDI: WFNNB.COM Oct 26 2018 02:23:00 Wfnnb/mandee, 995 W 122nd Ave,
Westminster, CO 80234-3417
513907368 +EDI: WFNNB.COM Oct 26 2018 02:23:00 World Financial Network National Bank, Wfnnb,
Po Box 182686, Columbus, OH 43218-2686

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513907327* +American Express, American Express Special Research, Po Box 981540,
El Paso, TX 79998-1540
513907328* +American Express, American Express Special Research, Po Box 981540,
El Paso, TX 79998-1540
513907332* +Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285
513907336* +Chase Mht Bk, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
513907347* +Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213
513907356* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
513907358* +State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538
513907359* +State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538
513907360* +State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538
513907361* +State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538
513907362* +State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538

TOTALS: 0, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlson on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR
Banc of America Alternative Loan Trust 2004-12 Mortgage Pass-Through Certificates, Series
2004-12 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Russell L. Low on behalf of Joint Debtor Carmencita M Fonseca rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Debtor Martin A Fonseca rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 5